

MEASUREMENT OF CUSTOMERS SATISFACTION TO THE TRANSFER SYSTEMS, THIRD PARTY FUND ACCOUNTING TREATMENT AND REALIZATION OF FINANCIAL INSTITUTIONS IN BALI

Gede Adi Yuniarta
Faculty of Economics,
Ganesha University of Education, Indonesia

I Gusti Ayu Purnamawati
Faculty of Economics,
Ganesha University of Education, Indonesia
Email: ayupurnama07@yahoo.com

ABSTRACT

This study aims to determine: (1) the measurement of customers satisfaction to the Clearing Procedures in PT Bank Pembangunan Daerah Bali Singaraja Branch; (2) the procedure for opening a savings account in LPD Pakraman Bondalem; (3) the realization of revenue savings in LPD Pakraman Bondalem Singaraja year 2013-2014. The method used in this research is descriptive research method qualitative and quantitative to explain and elaborate on: (1) measurement of customers satisfaction to the Procedures Clearing (2) The procedure by opening a savings account, and quantitative analysis to calculate the percentage achieving the revenue target of savings of the revenue plan savings predetermined, Data collection techniques by using the method of observation, interviews, and documentation. The data used is quantitative data and qualitative data. While the source of the data used is the source of primary data and secondary data sources. The subjects of this study is that the Bank is in Buleleng, LPD Pakraman Bondalem and Bali Regional Development Bank (BPD) Singaraja, whereas the object of this study is a money transfer system (clearing) and account opening procedures as well as the realization of savings revenue plan in 2013 - 2014. The result of the research showed: majority of customers are expressed great satisfaction with the services of BPD bank's transfer system. Service to be very fast and according to the procedure specified. The Bank's Financial Institutions and Non-Bank Singaraja has implemented the Internal Control System (SPI) so that the accounting data generated in a reliable clearing procedure. Implementation of Internal Control System (SPI) that can either encourage compliance with management policies in the application process of clearing, although the Internal Control System (SPI) is not performing well, but errors caused by the issuance of blank checks by customers are still common. Bank Indonesia on the matter will black list the customer data so that the customer can not account clearing accounts in payment transactions until the time determined by Bank Indonesia.

Keywords: Clearing, Savings, System, Satisfaction

Introduction

The development of the business world is increasing along with the increasing rate of the economy. Companies with a variety of attempts have been doing business in all areas to face increasingly fierce competition. National development is an effort to improve the quality of human beings in particular and society in general performed based sustainable national capabilities to utilize science and technology as well as attention to the challenges of global development. In the implementation referring to the national identity and noble universal values to embody the life of an advanced nation, prosperous, fair, independent and prosperous and have good morals and ethics. The role of banks is very important for national development, it is because the function of the bank as an institution collecting funds from the public and institutions intermedasi.

Bank under the Banking Act No.10 of 1998 is an entity that collects funds from the public in the form of savings and channel them back to the community in the form of credit and other-shape or form in order to improve the standard of living of the people in general. Bank has two main functions: first, to collect funds from the public through savings deposits, time deposits and other savings mechanisms. And the second channel back to the community and provide services according to the needs of society. "Bank Indonesia aims to support the implementation of national development in order to improve equity, economic growth and national stability towards improving the welfare of the masses" (Ade Arthesa, et al, 2009: 13). In the payment system can not be separated from their payment traffic either cash or non-cash nature for electronic payment. Traffic in payment, a payment can be made directly (traditional) or indirectly (modern). Direct payments are payments made in general by using the currency. While the indirect payment (modern) implemented by using means of payment in the form of demand deposits based on paper (checks, giro). Implementation of indirect payment (modern) is essentially carried out by the bank through the payment transaction services provided by the bank. By making use of payment services provided by banks, payment will be more effective and efficient because it will save energy and costs with optimal results. This of course can be completed payments more convenient, practical, economical and safe. Currently there are two (2) types of payment mechanisms transaction conducted by Bank Indonesia, namely Clearing (National Clearing System of Bank Indonesia) and RTGS (Real Time Gross Settlement).

Clearing is a service of interbank settlement of accounts payable by way of mutual submission scrip-slips to be cleared in clearing houses. Settlement of accounts payable question is billing giro check or through a bank using a paper (warrant payment / billing). In a clearing, the clearing bank as intermediary executive carry out the calculations and manufacture bilyet clearing balance that is based on financial data electronically with the delivery of the letter to the organizer to be forwarded to the receiving member. RTGS is the process of final settlement of the transaction payment made per transaction / individual and real time (immediately), in which the participant's account can be debited / credited many times a day in accordance with the payment orders and receiving payments. With the RTGS system, participants sender through RTGS terminal in place of transmitting payment transactions to the processing center RTGS system (RTGS Central Computer / RCC) at the Central Bank (Bank Indonesia in this regard to the process of settlement). If the settlement process is successful, the payment transaction will be forwarded automatically and electronically to the receiving member. The success of the process of settlement depends on the adequacy of the sender because the balance of participants in the BI-RTGS system participant is only allowed to credit the other participants. In other words, RTGS participant must ensure that sufficient account balance at the Bank before the participants carry out a transfer to another RTGS participants.

In line with the development of banking more and more people use the services of the bank. In payment transactions with securities, use of giro has many people enjoy because of certain advantages. Eg to take into account customers' accounts payable with a bank draft between customers of different banks, so that the solution quickly, safely, and effectively be done through clearing. With the onset of clearing activities, will facilitate the completion of the withdrawal of the customer and collection or transfer to the bank clearing. Because the clearing time billing becomes faster, especially for scrip in large numbers. Seen how important the use of clearing by the Bank to be able to take into account the scrip particularly giro. On the basis of the rationale outlined above, the author would like to discuss the calculation of a bank draft payable primarily on clearing services. As one of the banks that participated in the clearing is PT Bank Pembangunan Daerah Bali Singaraja Branch. National development include therein a nation's economic development. Economic development is certainly very dependent on the development and role of financial institutions both bank financial institutions and non-bank financial institutions. One of the non-bank financial institutions that are in Bali is the Village Credit Institutions (LPD). The LPD was established with the aim to help the public Pakraman in financing activities related to the preservation of culture (Pertamawati, 2009) and according to Regional Regulation No.2 / 1988 and No. 8 of 2002 regarding Village Credit Institutions (LPD) the purpose of the establishment of an LPD on every customary village is to support rural economic development through increased savings habits of rural communities and to provide credit to small-scale businesses, and for the creation of equal opportunities for business activities at the village level (Government of Bali, 1988; the Government of Bali 2002).

LPD activity in the operational activities sourced from public funds or commonly known as third party funds in the form of savings and deposits. Funds collected from the community was then contribute back to the community in the form of credits that can be said LPD position in society has an important role in the economy Pakraman (Pertamawati, 2009). Villagers in the money in the deposit and lending LPD conducted by LPD has received positive responses from the public, visible in the public interest to save money and the desire of people who believe in credit borrowing in LPD. In the process of opening a savings account, LPD Pakraman Bondalem during this implementation is already well underway in accordance with the Bali Provincial Regulation No. 4 of 2012 on Credit Institutions village. Village Credit Institutions (LPD) Pakraman Bondalem included in the non-bank financial institution located in the province of Bali. One of the services rendered from LPD Pakraman Bondalem is opening a savings account. In the opening of a savings account is indispensable due to their procedures so that customers who want to open a savings account can know the stages of opening a savings account. If the account opening procedures in the run effectively and efficiently, the revenue realization of savings will increase. This increase will impact to increase sources of funding that could be used more by LPD Pakraman Bondalem in lending to the public. One of the operations Village Credit Institutions (LPD) Pakraman Bondalem is to collect funds from the public in the form of savings. According to the Banking Law No.10 of 1998, the savings deposits that can be withdrawn only under certain conditions agreed upon but can not be withdrawn by check or giro and other tools equivalent to the (Kashmir: 2010: 84). The terms of the withdrawal means in accordance with the agreements made between the parties, namely organization Village Credit Institutions (LPD) and the customer as savers. As for the terms of withdrawal of savings in question is; (1) withdrawal can only be done by visiting a bank office or the tools provided for that purpose and can not be done by check, giro and similar warrant; and (2) withdrawals must not exceed a certain amount, causing the savings balance is smaller than the minimum balance, but savers will not resume savings. The terms must be obeyed by the customer who will make a withdrawal, because before withdrawing client will make an agreement with the Village Credit Institutions (LPD). Due to the presence of the terms that have been made, the customer will not arbitrarily withdraw savings.

To be able to raise as much as possible, the various forms of savings offered to the public in various forms of ministry. In addition to serving customers who come directly to the office seacara, LPD Bondalem also actively approached the customer directly with the various types of savings offered as SIMADE Savings, Savings Futures Society (deposits), and Savings Society. The purpose of the customers come directly LPD is to collect savings from clients and promote directly the kinds of savings that exist in the LPD to the public. The programs are owned by LPD received very well by the community. Program owned by LPD makes it easy for customers and prospective customers. Village Credit Institutions (LPD) Pakraman Bondalem own savings management procedures are implemented very well over the years. Management procedures excellent savings that impact the good name that is owned by LPD, so that people entrust their money ditabungkan in LPD, so there is an increasing amount of savings from year to year. In addition to their good procedure to attract people to open savings accounts, LPD Pakraman Bondalem should be able to raise funds effectively to provide interest that have been defined by the LPD itself. Another thing that needs attention the LPD LPD Pakraman Bondalem is a need to have a plan or budget and actual receipts labor savings from year to year, in order to determine the development of savings, whether experienced or decreased.

PROBLEM FORMULATION

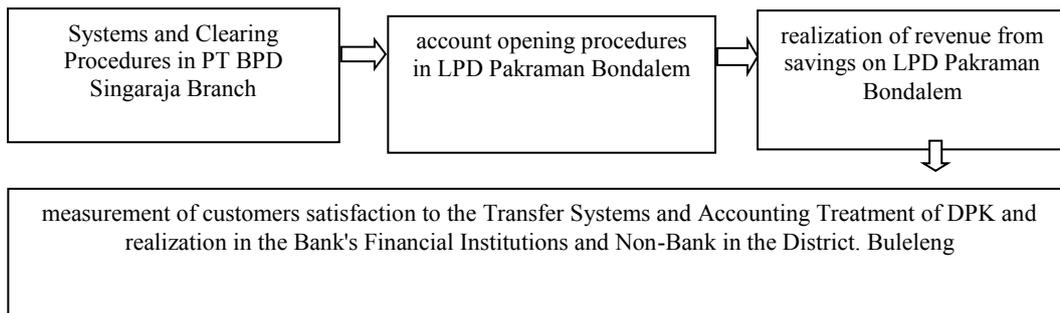
Based on the above, the problem in this research are:

1. How the measurement of customers satisfaction to the System and Clearing Procedures in PT Bank Pembangunan Daerah Bali Singaraja Branch?
2. How does the account opening procedure at LPD Pakraman Bondalem?
3. How is the realization of revenue from savings on LPD Pakraman Bondalem?

Framework of thinking

Implementation of this research can be described frame can be seen in the image below:

Figure 1. Mindset Research



RESEARCH METHODS

Subject and Object Research

The subjects of this study is the Financial Institutions Banks and Non-Bank in Buleleng, Bank Pembangunan Daerah Bali (BPD) Singaraja and LPD Pakraman Bondalem, while the object of this study is a money transfer system (clearing) and the accounting treatment of the account opening as well as the realization of savings revenue plan years 2013 – 2014.

Data collection technique

Data collection techniques by using the method of observation, interviews, and documentation. The data used is quantitative data and qualitative data. While the source of the data used is the source of primary data and secondary data. Primary data - data obtained directly from the object of research in the form of numbers and information which include a description of the financial statements at the Regional Development Bank Singaraja Branch. Secondary data is data which it was collected is not cultivated by researcher means to pass one or more persons who are not researchers themselves as the organizational structure of the company and also obtained from outside the object of research. Data collected from questionnaire with likert scale 1-5, the interview data obtained form the primary data (data obtained directly from the credit) and secondary data (data obtained from other parts and is used as a compliance data), the documentation obtained results form the forms of credit, receipt and slip credit transactions.

Data analysis

Analysis of the data in this study using descriptive data analysis of quantitative and qualitative. The quantitative descriptive analysis is done to expose the data obtained and manage that data to calculate the percentage of achievement of revenue targets savings of the revenue plan savings predetermined. The results of this analysis will be used sabagai basic research conclusions related to the account opening procedures and the realization of revenue from savings accounts in 2013-2014 in LPD Pakraman Bondalem.

RESULTS AND DISCUSSION

Measurement of Customers Satisfaction to the System and Clearing Procedures at PT Bank Pembangunan Daerah Bali Singaraja Branch

PT Bank Pembangunan Daerah Bali Singaraja Branch began to apply the Clearing procedure in 2008. In the implementation of the Clearing Procedures, PT Bank Pembangunan Daerah Bali Singaraja Branch only carry debit clearing. Debit clearing is a special type of clearing transactions for transaction checks / giro. Clearing credit is a transaction money transfer both cash and pindahbuku inter-bank registered as a Clearing Member National (PKN) is not implemented by PT Bank Pembangunan Daerah Bali branch of Singaraja for the implementation of the transfer / remittances between banks has been transferred through RTGS is felt to be more efficient than in terms of time compared to transfer money through clearing. PT Bank Pembangunan Daerah Bali Singaraja branch is a direct participant in clearing because it directly using its own identity in the implementation of the

clearing and directly carry out the calculations slips in meetings clearing. The customers satisfaction of 49 responden aboutt the ransfer systems can be seen in table 1.

Table 1. Validity test of customers satisfaction variable

		Correlations						
		CS1	CS2	CS3	CS4	CS5	CS6	CS
CS1	Pearson Correlation	1	-,095	,100	,007	,126	-,194	,497*
	Sig. (2-tailed)		,515	,495	,962	,389	,181	,038
	N	49	49	49	49	49	49	49
CS2	Pearson Correlation	-,095	1	,235	,087	,181	,050	,507**
	Sig. (2-tailed)	,515		,105	,552	,214	,732	,000
	N	49	49	49	49	49	49	49
CS3	Pearson Correlation	,100	,235	1	,288*	,283*	-,052	,565**
	Sig. (2-tailed)	,495	,105		,045	,048	,723	,000
	N	49	49	49	49	49	49	49
CS4	Pearson Correlation	,007	,087	,288*	1	,090	,144	,564**
	Sig. (2-tailed)	,962	,552	,045		,540	,322	,000
	N	49	49	49	49	49	49	49
CS5	Pearson Correlation	,126	,181	,283*	,090	1	,172	,642**
	Sig. (2-tailed)	,389	,214	,048	,540		,236	,000
	N	49	49	49	49	49	49	49
CS6	Pearson Correlation	-,194	,050	-,052	,144	,172	1	,389**
	Sig. (2-tailed)	,181	,732	,723	,322	,236		,006
	N	49	49	49	49	49	49	49
CS	Pearson Correlation	,297*	,507**	,565**	,564**	,642**	,389**	1
	Sig. (2-tailed)	,038	,000	,000	,000	,000	,006	
	N	49	49	49	49	49	49	49

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2. Reliability Test of Customers Satisfaction Variable

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,877	,886	6

Table 1 and 2 Showed the majority of customers are expressed great satisfaction with the services of BPD bank's transfer system. Service to be very fast and according to the procedure specified. The main requirements to be met by the customer to be able to take advantage of the check s/ giro PT Bank Pembangunan Daerah Bali Singaraja Branch in payment traffic is the customer must have a checking account or PRK (Current Account Loan) in PT Bank Pembangunan Daerah Bali Singaraja Branch. Checks are warrant unconditional payment of the interested publishers to pay money to the person named in the letter were handed a check or to the letter. Giro check is a written unconditional transfer of the issuer's designated bank account. Giro check can not be cashed immediately, but must be sent through the customer's account by the bank related parties as listed on the back of the sheet BG "Can not Be Paid Cash". Clearing Procedures Implementation in PT Bank Pembangunan Daerah Bali Singaraja Branch involving multiple parties, namely the internal and extern parties.

Internal parties ie employees of PT Bank Pembangunan Daerah Bali Singaraja branch in charge of expediting the process of clearing transactions. The sections in the organizational structure of PT Bank Pembangunan Daerah Bali Singaraja branch tasked traksaksi expedite the clearing is part Custommer Service, Section Over Booking (OB), Deputy Branch, and Public Administration and Finance Section. Each piece in the organizational structure given the responsibility in accordance with its duties and functions.

Meetings clearing in Bank Mandiri Cabang Singaraja as the clearing is done in two (2) phases: first carried out clearing handover at 10:00 pm s / d 11:00 pm and the second stage carried out clearing refund / clearing returns at 13:00 pm s / d 14:00 pm , PT Bank Pembangunan Daerah Bali Singaraja branch is a direct participant in the clearing so that it has the right to mengklirinkan clearing other banks received from PT Bank Pembangunan Daerah Bali Another branch. If within one day of execution clearing rejection does not occur, then the giro clearing balance will be nil returns. The officer will make a memorandum clearing debit / credit memo in 4 (four) in accordance with the clearing results signed by the executive officer of the clearing, Section Chief and Deputy Branch PNB. The first sheet and the second memorandum debit / credit memo and its clearing will be transferred to PT Bank Pembangunan Daerah Bali Another branch or PT Bank Pembangunan Daerah Bali Denpasar Central Office concerned. The

third sheet will be submitted to the bookkeeper and the fourth sheet filed by the executive officer of the clearing. Memorandum debit / credit notes that have been written off will be verified and filed by the Public Administration and Finance Section. Clearing that was rejected in the clearing process will be sent to the customer concerned is accompanied by extensive details Rejection Letter (SKP).

Savings Account Opening Procedures at Village Credit Institutions (LPD) Pakraman Bondalem.

A non-bank financial institutions such as Village Credit Institutions (LPD) Pakraman Bondalem always put product quality in order to attract potential customers to keep their funds in any product. Each LPD including LPD Pakraman Bondalem definitely have a standard operating procedure in all activities in the company. The procedure is used in order LPD can ensure a company's activities can be seamless in accordance with the standards expected. The procedure is very important for LPD Pakraman Bondalem in providing services to customers, in order not to violate the rules that have been set so that the activities undertaken to run effectively and efficiently.

Account opening procedures at the Village Credit Institutions (LPD) Pakraman Bondalem begins with prospective clients come to the office LPD precisely to Section Saving to request the account opening form. After receiving the form, opening a savings account, then fill in the form of prospective customers opening a savings account based on the photocopy of identity card (KTP) carried by the prospective customer. After filling out the form for opening savings account and gave the example of the prospective customer's signature on the form for opening a savings account, and then submit the form prospective customers opening a savings account along with a photocopy of Identity Card (KTP) to Section Savings prospective customer.

After that, Section Savings record the names of customers in the Registration Book Savings. The next section to fill out your savings passbook top right corner of the first page of the passbook and labeling LPD on passbook. Then the savings passbook handed over to customers.

For the account opening procedures implemented by LPD Pakraman viewable image Bondalem account opening procedures of the following:

Revenues Savings on Village Credit Institutions (LPD) Pakraman Bondalem Fiscal Year 2013-2014.

Revenue plan savings on Village Credit Institutions (LPD) Pakraman Bondalem annually set by the Head of LPD by looking at the percentage of revenue from the previous year, these decisions can be changed if the estimated plan that has been set is too big or too small. To plan and the realization of revenue savings in 2013-2014 can be seen from Table 4.2

Plans and Savings Revenues at Village Credit Institutions (LPD) Pakraman Bondalem Fiscal Year 2013-2014 (In Thousand Rupiah)

type Savings	Plan 2013 (Rp)	Realization 2013(Rp)	(%)	Plan 2014 (Rp)	Realization 2014 (Rp)	(%)
1. SIMADE	620.135.000	456.643.103	(73,64)	630.000	599.505.207	(95,2)
2. SUKARELA	12.283.589	13.372.854.337	108,9	14.102.500	15.084.660.292	107
3. DEPOSITO	9.971.446	14.417.556.000	144,6	16.002.500	17.772.950.	111,1
Total	22.875.170	28.247.053.440	123,5	30.735.000	33.457.115.499	108,9

From data on planned and actual revenues over the 2013-2014 budget year savings, it can be seen as the following matters:

1. For SIMADE Savings, savings revenue plan in 2013 amounted Rp.620.135.000 and the realization was Rp. 456 643 103 so the percentage of 73.64%. Then for 2014, amounting to revenue plan Savings SIMADE Rp.630.000.000 and the realization was Rp. 599 505 207 So the percentage of 95.2%.
2. For Voluntary Savings, savings revenue plan in 2013 amounted to Rp. 12.283589 billion and the realization was Rp. 13,372,854,337, so the percentage of 108.9%. Then for 2014, estimated receipts amounted Rp.14.102.500.000 Voluntary Savings and realization was Rp. 15,084,660,292, so the percentage by 107%.
3. For Time Deposits (deposits), savings revenue plan in 2013 was Rp. 9.971446 billion and the realization was Rp.14.417.556.000, so the percentage of 144.6%. Then for 2014, the plan reception Time Deposits amounted Rp.16.002.500.000 and the realization was Rp. 17.77295 billion so the percentage of 111.1.

DISCUSSION

System and Clearing procedure at PT Bank Pembangunan Daerah Bali Singaraja Branch

Clearing procedure is conducted at PT Bank Pembangunan Daerah Bali Singaraja only debit clearing Branch which is a kind of clearing transactions specific to the transaction checks / giro, while the credit clearing is not executed by PT Bank Pembangunan

Daerah Bali Singaraja Branch. Clearing credit is a transaction money transfer both cash and interbank pindabuku registered as clearing participants perceived less efficient in terms of time when compared with transfer services through RTGS. Money transfer services at PT Bank Pembangunan Daerah Bali Singaraja branch have been transferred through the RTGS to provide services more efficiently in terms of time. The difference between the cash delivery period using the services of RTGS Clearing the cause of differences in the imposition of money transfer fees charged to customers. Imposition of money transfer services through RTGS is higher than using the services of transfer via the clearing bank, causing revenue will be greater. For the imposition of clearing fees in the amount of US \$ 10,000.00 for customers who have an account at PT Bank Pembangunan Daerah Bali and \$ 15,000.00 for customers who do not have accounts at PT Bank Pembangunan Daerah Bali.

Internal Control System (SPI) in the implementation of the Clearing Procedures were implemented at PT Bank Pembangunan Daerah Bali Singaraja branch includes two (2) things: the internal control of accounting and administrative internal control. Internal control of accounting that aims FO or safeguard the company's assets as well as check the accuracy and reliability of the accounting data in the implementation of the procedure clearing in PT Bank Pembangunan Daerah Bali branch of Singaraja applied by separating the functional responsibilities explicitly, each clearing transaction occurs on the basis of the authorization of the officials who have the authority, accounting data recording procedures are performing well, healthy practices in carrying out the duties and functions of each organizational unit, and the selection and placement of employees whose quality is in accordance with the responsibilities. Internal controls administrative done to encourage efficiency and compliance with management policies in the implementation of the clearing procedure at PT Bank Pembangunan Daerah Bali Singaraja Branch implemented by means of the establishment of procedures consisting of components clerical activities are well integrated in the application of the clearing procedure.

Each stage in the transaction clearing in PT Bank Pembangunan Daerah Bali Singaraja Branch carried out and authorized by the competent official. The division of authority in the application of procedures Clearing at PT Bank Pembangunan Daerah Bali Branch Singaraja consists of function registration and check clearing which has the authority to register any of clearing received from customers as well as checks on scrip-clearing received PT Bank Pembangunan Daerah Bali Branch Singaraja from bank clearing participant, the function executing clearing has the authority to record the data in the application procedure clearing on the computer, authorize the documents clearing, the process of clearing the submission and clearing of return in the clearing, sending clearing received from participants another clearing PT Bank Pembangunan Daerah Bali other branches concerned, by facsimile. Function endorsement has the authority to authorize the clearing results undertaken by the executive officer of the clearing, the function of data verification has the authority to carry out checks on the accounting records that have been recorded by the bookkeeping function, and the function of registration and delivery of the memorandum of debit / credit memo affirmation has the authority to implement the listing and delivery of each debit note or credit note amplifications and clearing to PT Bank Pembangunan Daerah Bali Denpasar Central Office.

In the process of accounting matters that must be considered in the clearing of PT Bank Pembangunan Daerah Bali branch of Singaraja by Section Customer Service is the number of script (check using the symbol N and giro use the symbol AA) checking account number consists of ten digits, checking the suitability specimen, check on the availability of funds to pay according to the nominal value of scrip. Implementation function of clearing perform computerized data entry on the clearing transactions in accordance with the scrip-clearing received from the registration function by way of scrip inputting numbers, account numbers owner slips and slips nominal value. Bookkeeping functions do the bookkeeping to the burden on clearing fees by debiting the customer's account and crediting other revenues in accordance with the slip journal loading clearing fees received from Section Customer Service and posted debit notes / note credits received from implementation function of clearing the way inputting code TX (numbers 116 with a description of the withdrawal note clearing of debit notes and the number 215 with information LLG entry for credit notes), enter the code currency account in Rupiah, enter the number GSSL for each inter-office accounts, enter the nominal listed in the memorandum debit / credit notes concerned. Clearing procedure at PT Bank Pembangunan Daerah Bali Singaraja Branch is computerized.

Determine the results of the National Clearing (Win / Lose in Clearing)

Implementation hereinafter for preparing a combined balance sheet clearing participants based on the delivery and return is made giro clearing balance clearing balance which will contain final balance clearing. If a bank does not have enough liquid funds in the bank to finish losing in the clearing, the bank will strive to achieve a loan from another bank or Call Money. The loan was granted on a short period of time (longer than 7 days) and the interest rate is high enough. Although the interest given the higher interest rate of ordinary loans, the bank lost in the clearing will still approve the loan for the completion of the clearing carried out in a relatively short time, and banks need capital loans as soon as possible. The time given to banks which have a minimum balance was only given by Bank Indonesia for 30 minutes after the meeting was closed clearing return. If within the time limit in question can not be completed as well, then the approval of Bank Indonesia as the organizer can extend the deadline referred to the next clearing day before the cash from the organizer's office opened. If the negative balance can not be completed as well, then the participant was suspended from participation in the clearing.

If banks are experiencing financial difficulties that can not meet the terms of the clearing, the bank can apply to not be able to participate in clearing. Participants are required to submit an application to the clearing ten days earlier. If the application is approved, the Parties concerned are required to bring up the matter to a newspaper that has wide circulation in the community. Organizers will express it in those two days prior to the effective working of the bank concerned did not follow the clearing. It is excluded for events that cause majeure force, such as a natural disaster, fire, strikes, sabotage, and others. Then the bank gets Dispen.

Savings Account Opening Procedures at Village Credit Institutions (LPD) Pakraman Bondalalem

LPD Pakraman Bondalalem in running the account opening procedure holds the precautionary principle so that later does not cause problems that could harm LPD especially when opening a savings account. In the implementation, account opening procedures in LPD Pakraman Bondalalem opening a savings account are in accordance with the standard operating procedure (SOP), it all can be seen from the process of opening a savings account and the stages of opening a savings account has been followed by customers with good supportive documents to support the process of opening a savings account, as well as the compliance phase of the account opening procedures by LPD Pakraman Bondalalem accordance with the stages made by LPD Pakraman Bondalalem itself. In addition, account opening services provided to the public by LPD Pakraman Bondalalem already seen positive response the villagers with the smooth process of opening a savings account that has increased people's interest in LPD Pakraman Bondalalem saving.

Revenues Savings for Year 2013-2014 at LPD Pakraman Bondalalem

Realized savings reception here in order to determine the development of savings products has, whether it has increased or decreased and what the causes of increasing and decreasing any savings products. Realization of revenue from savings on Bondalalem LPD Pakraman set by the Head LPD Pakraman Bondalalem to see the percentage of acceptance of the savings from the previous year. Revenue realization of savings in the 2013 budget can be seen in Table 3

Table 3 Revenues Savings for Fiscal Year 2014

Saving Type	Plan 2013	Realization 2013	increase (Decrease)	Percentage (%)
1. Tab.SIMADE	620.135.000	456.643.103	(163.491.897)	(73,64)
2. Tab.Sukarela	12.283.589.000	13.372.854.337	1.089.265.337	108,9
3. Deposito	9.971.446.000	14.417.556.000	4.446.110.000	144,6
Total	22.875.170.000	28.247.053.440	5.371.883.440	123,5

Table 4 Revenues Savings for Fiscal Year 2014

Saving Type	Plan 2013	Realization 2013	increase (Decrease)	Percentage (%)
Tab.SIMADE	630.000.000	599.505.207	(30.494.793)	(95,2)
Tab.Sukarela	14.102.500.000	15.084.660.292	982.160.292	107
Deposito	16.002.500.000	17.772.950.000	1.770.450.000	111,1
Total	30.735.000.000	33.457.115.449	2.692.115.449	108,75

From the above data it can be seen that the revenue plan for SIMADE Savings programme in fiscal year 2013 decreased by Rp. 163 491 897 and the fiscal year 2014 amounting to Rp. 30,494,793. Savings SIMADE did not achieve specified target or planned, this was due to the savings program SIMADE can only make a withdrawal within a period of one (1) year despite SIMADE savings program has the highest interest rate is equal to 0.80%. Further to the voluntary savings in the 2013 budget increased by Rp.1.089.265.337 and fiscal year 2014 also increased by Rp. 982 160 292. Voluntary savings managed to reach the planned target. Increased target reached by the Voluntary Savings due to voluntary savings program can be drawn sewaktu-waktu by the customer. For Time Deposits (deposits) managed to reach the targets set by an increase of Rp. 5,371,883,440 in fiscal year 2013 and fiscal year 2014 increased by Rp. 1.77045 billion. These savings programs successfully achieve the target because of the program Time Deposits in interest rates can be greater than the interest rate on the daily and can not be taken at any time or from time to time.

CLOSING

Conclusion

1. Procedure costing remittances at PT Bank Pembangunan Daerah Bali Singaraja overall branch can already be said to be good because it is not loose with the rules, but some are still shortcomings that lies in the validation system checks / giro requiring non-online time long enough so that its implementation perceived less effective and efficient. This could impact on the accuracy of the presence of the executive officer of a clearing in a clearing. Majority of customers are expressed great satisfaction with the services of BPD bank's transfer system

2. PT Bank Pembangunan Daerah Bali Singaraja Branch has implemented the Internal Control System (SPI) so that the accounting data generated in a reliable clearing procedure. Implementation of Internal Control System (SPI) that can either encourage compliance with management policies in the application process of clearing, although the Internal Control System (SPI) is not performing well, but errors caused by the issuance of blank checks by customers are still common. Bank Indonesia on the matter will black list the customer data so that the customer can not account clearing accounts in payment transactions until the time determined by Bank Indonesia.
3. In practice, the account opening procedure that is run by Village Credit Institutions (LPD) Pakraman Bondalem own good and in accordance with Standard Operating Procedures (SOP) LPD Pakraman Bondalem predetermined.
4. Actual receipt of savings would have increased and decreased. In LPD Pakraman Bondalem for fiscal year 2013, we can see that the Savings SIMADE can not achieve the targets that have been planned for the savings SIMADE could only pull within a period of one year, while for products Savings Voluntary and Time Deposits (deposits) managed to achieve targets has been established. Voluntary Savings managed to reach the target because you can withdraw at any time and Time Deposits also increased because, although can not be withdrawn at any time but the deposit has an interest rate higher than the daily interest rate.

Suggestion

- 1 The Bank retains the Internal Control System (SPI), which has been well established that the smooth operational activities of the company and quality of services effectively and still can be maintained and continue to make every effort to provide guidance to customers that do not make the issuance of blank checks repeatedly to cause the black list of customer data at Bank Indonesia and inhibit payments in the clearing process as giro payment traffic.
2. The Bank seeks to apply on-line system to perform validation of clearing outside the region so that they can make more effective use of the time given by clearing.
3. The Village Credit Institutions (LPD) Pakraman Bondalem consistent in applying established procedures to minimize errors undesirable so that errors in the process of opening a savings can be minimized.
4. In addition, the Village Credit Institutions (LPD) Pakraman Bondalem should improve performance in realizing the savings revenue plan, so that what is planned to be realized in order to achieve what the objectives Pakraman Bondalem LPD and LPD Party should add a new program that could be interesting interest of the public and more aggressively promote programs that are owned LPD Pakraman Bondalem. Ie programs related to education or health or agriculture related to people's lives in the village of Bondalem.

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